

Information to identify the case:

Debtor 1	<u>Denise Tillson</u>	Social Security number or ITIN	xxx-xx-6873
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Marc Croushore</u>	Social Security number or ITIN	xxx-xx-5205
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 19-15669-JNP			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Denise Tillson

Marc Croushore

5/10/24

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Denise Tillson
Marc Croushore
Debtors

Case No. 19-15669-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: May 10, 2024

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 37

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 12, 2024:

Recip ID	Recipient Name and Address
db/jdb	Denise Tillson, Marc Croushore, 513 Garfield Ave, Palmyra, NJ 08065-1615
cr	+ Nissan Motor Acceptance Corporation, PO Box 340514, Tampa, FL 33694-0514
518131442	Allergy and Asthma Immunology, 127 Ark Rd Ste 1, Mount Laurel, NJ 08054-6303
518263594	Alpha Dental, 2103 Branch Pike Ste 16, Cinnaminson, NJ 08077-3044
518263595	Cooper University Health Care, PO Box 95000, Philadelphia, PA 19195-0001
518263596	+ Legacy Treatment, SCIP APT/, 1289 ROUTE 38W STE 203, Hainesport, NJ 08036-2730
518157516	+ M&T BANK, KML Law Group, P.C., 216 Haddon Ave., Ste. 406, Westmont, NJ 08108-2812
518133330	+ Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518131455	Td Rcs/Littman Jeweler, 1000 Macarthur Blvd, Mahwah, NJ 07430-2035

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	May 10 2024 20:42:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	May 10 2024 20:42:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518131443	^ MEBN	May 10 2024 20:41:19	Apex Asset, 2501 Oregon Pike, Lancaster, PA 17601-4890
518131444	EDI: BANKAMER	May 11 2024 00:30:00	Bank of America, PO Box 982238, El Paso, TX 79998-2238
518184471	+ EDI: BANKAMER2	May 11 2024 00:36:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
518131445	EDI: CAPITALONE.COM	May 11 2024 00:30:00	Capital One Bank USA N, 15000 Capital One Dr, Richmond, VA 23238-1119
518158140	+ EDI: AIS.COM	May 11 2024 00:36:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518131446	EDI: CITICORP	May 11 2024 00:30:00	Cbna, PO Box 6497, Sioux Falls, SD 57117-6497
518199049	+ Email/Text: RASEBN@raslg.com	May 10 2024 20:41:00	Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
518269747	+ EDI: CITICORP	May 11 2024 00:30:00	Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432
518142904	EDI: DISCOVER		

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518131448	EDI: DISCOVER	May 11 2024 00:30:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
518131449	Email/Text: EBN@edfinancial.com	May 11 2024 00:30:00	Discover Fin Svcs LLC, PO Box 15316, Wilmington, DE 19850-5316
518549796	+ Email/Text: EBN@edfinancial.com	May 10 2024 20:41:00	Edfinancial Services L, 120 N Seven Oaks Dr, Knoxville, TN 37922-2359
518131447	EDI: JPMORGANCHASE	May 10 2024 20:41:00	Edfinancial on behalf of US Dept. of Education, 120 N. Seven Oaks Dr., Knoxville, TN 37922-2359
518131450	Email/Text: camanagement@mtb.com	May 11 2024 00:30:00	Chase Card, PO Box 15298, Wilmington, DE 19850-5298
518268313	Email/Text: camanagement@mtb.com	May 10 2024 20:42:00	M & T Bank Mortgage, PO Box 900, Millsboro, DE 19966-0900
518131451	+ Email/Text: bankruptcydpt@mcmcg.com	May 10 2024 20:42:00	M&T Bank, P.O. Box 840, Buffalo, NY 14240-0840
518207347	+ Email/Text: bankruptcydpt@mcmcg.com	May 10 2024 20:42:00	Midland Funding, 2365 Northside Dr Ste 30, San Diego, CA 92108-2710
518131452	Email/Text: NissanBKNotices@nationalbankruptcy.com	May 10 2024 20:42:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
518207746	Email/Text: NissanBKNotices@nationalbankruptcy.com	May 10 2024 20:41:00	Nissan-Infiniti Lt, 2901 Kinwest Pkwy, Irving, TX 75063-5816
518131453	EDI: SYNC	May 10 2024 20:41:00	Nissan Motor Acceptance, POB 660366, Dallas, TX 75266-0366
518131454	EDI: TDBANKNORTH.COM	May 11 2024 00:30:00	Synchrony Bank, 140 Wekiva Springs Rd, Longwood, FL 32779-3604
518236587	+ EDI: CBSTDR	May 11 2024 00:36:00	Td Bank N.A., 32 Chestnut St, Lewiston, ME 04240-7744
518158656	+ Email/PDF: OGCRegionIIBankruptcy@hud.gov	May 11 2024 00:30:00	TD Retail Card Services, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
518236707	Email/Text: bankruptcy@unifund.com	May 10 2024 20:54:25	U.S. Department of HUD, 451 7th Street SW, Washington, DC 20410-0001
518253164	+ EDI: AIS.COM	May 10 2024 20:41:00	Unifund CCR, 10625 Techwoods Circle, Cincinnati, OH 45242
518131456	EDI: VERIZONCOMB.COM	May 11 2024 00:36:00	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
		May 11 2024 00:30:00	Verizon Wireless, PO Box 650051, Dallas, TX 75265-0051

TOTAL: 28

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518263593	*	Allergy and Asthma Immunology, 127 Ark Rd Ste 1, Mount Laurel, NJ 08054-6303
518263598	*	U.S. Department of HUD, 451 7th St SW, Washington, DC 20410-0001
518263597	##	Southern Jersey Family Medical Center, 1 N White Horse Pike, Hammonton, NJ 08037-1875

TOTAL: 0 Undeliverable, 2 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities

District/off: 0312-1

User: admin

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in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 12, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 10, 2024 at the address(es) listed below:

Name	Email Address
Andrew B Finberg	on behalf of Trustee Andrew B Finberg ecfmail@standingtrustee.com
Andrew B Finberg	ecfmail@standingtrustee.com
Denise E. Carlon	on behalf of Creditor M&T BANK dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Gavin Stewart	on behalf of Creditor Nissan Motor Acceptance Corporation bk@stewartlegalgroup.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Travis J. Richards	on behalf of Debtor Denise Tillson richardslegal@yahoo.com G19226@notify.cincompass.com,travis@wr.legal,nick@wr.legal
Travis J. Richards	on behalf of Joint Debtor Marc Croushore richardslegal@yahoo.com G19226@notify.cincompass.com,travis@wr.legal,nick@wr.legal
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov
TOTAL: 8	